

Appendix K

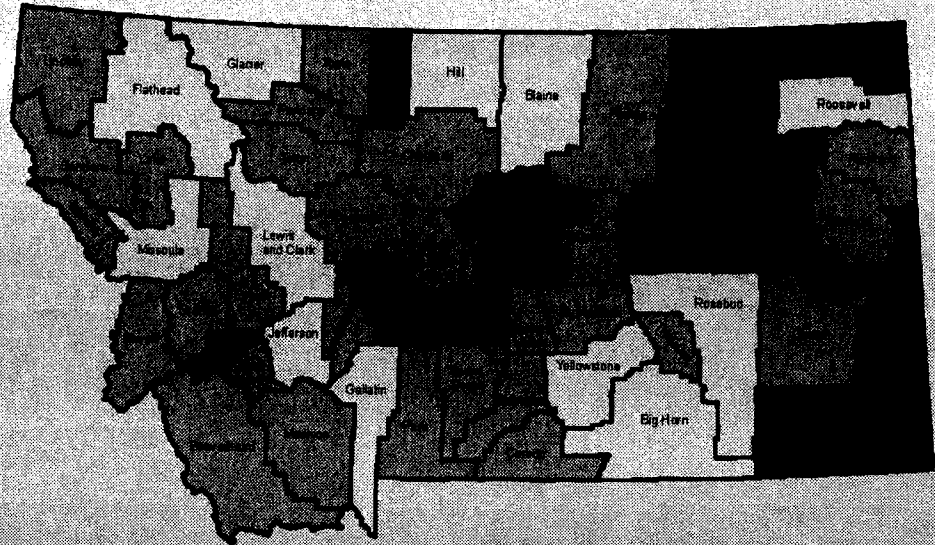
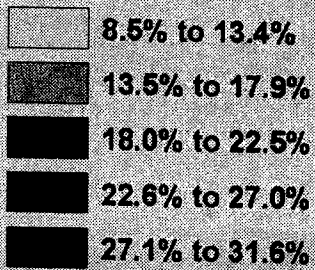
Comparison of Average Social Security Income and Affordability of Renting a 1-bedroom Apartment

Geographic Area	2006		2020	
	Average Social Security Income for Geographic Area	% of SS Income to rent 1-bedroom apartment	Average Social Security Income for Geographic Area	% of SS Income to rent 1-bedroom apartment
Montana	\$13,016	49.4%	\$18,938	72.7%
Beaverhead	\$13,164	52.5%	\$19,144	77.5%
Big Horn	\$10,776	51.6%	\$15,712	60.8%
Blaine	\$11,922	48.0%	\$17,312	61.2%
Broadwater	\$13,507	44.9%	\$19,493	66.5%
Carbon	\$12,402	51.4%	\$18,082	59.5%
Carter	\$10,481	57.5%	\$15,381	71.5%
Cascade	\$12,906	45.9%	\$18,818	50.5%
Chouteau	\$13,379	42.8%	\$19,307	54.5%
Custer	\$12,941	50.1%	\$18,658	73.5%
Daniels	\$13,109	46.0%	\$19,314	67.8%
Dawson	\$13,125	45.9%	\$19,337	67.7%
Deer Lodge	\$12,726	47.6%	\$18,334	71.7%
Fallon	\$12,254	49.2%	\$17,467	72.5%
Fergus	\$12,860	42.3%	\$18,351	46.5%
Flathead	\$13,483	48.8%	\$19,458	92.4%
Gallatin	\$13,772	52.4%	\$20,379	69.3%
Garfield	\$10,848	55.6%	\$15,817	81.9%
Glacier	\$10,988	52.1%	\$16,021	66.5%
Golden Valley	\$13,217	45.6%	\$19,271	57.5%
Granite	\$13,464	45.0%	\$19,531	67.5%
Hill	\$14,367	40.0%	\$20,948	51.5%
Jefferson	\$13,197	45.9%	\$19,242	68.5%
Judith Basin	\$12,784	44.8%	\$18,540	48.7%
Lake	\$12,891	49.1%	\$18,795	83.5%
Lewis & Clark	\$13,014	50.2%	\$18,975	65.6%
Liberty	\$13,589	42.1%	\$19,314	53.7%
Lincoln	\$12,950	48.7%	\$18,882	81.7%
McCone	\$12,279	56.3%	\$17,803	83.5%
Madison	\$12,352	48.8%	\$18,009	71.5%
Meagher	\$11,505	60.1%	\$16,174	88.5%
Mineral	\$13,145	54.6%	\$19,355	136.9%
Missoula	\$13,195	55.3%	\$19,339	105.8%
Musselshell	\$12,306	49.0%	\$17,942	72.5%
Park	\$13,283	49.6%	\$19,336	94.5%
Petroleum	\$10,227	59.0%	\$14,911	86.9%
Phillips	\$12,059	50.0%	\$17,932	73.7%
Pondera	\$13,022	44.0%	\$18,987	48.1%
Powder River	\$13,548	44.5%	\$19,753	63.9%
Powell	\$13,116	46.2%	\$19,124	63.9%
Prairie	\$12,567	48.0%	\$18,333	73.7%
Ravalli	\$12,325	53.3%	\$17,910	101.1%
Richland	\$12,874	46.8%	\$18,711	53.5%
Roosevelt	\$11,565	52.1%	\$16,652	73.8%
Rosebud	\$11,796	46.9%	\$17,399	53.5%
Sanders	\$12,904	48.9%	\$18,415	83.0%
Sheridan	\$13,157	45.8%	\$19,383	63.5%
Silver Bow	\$12,605	44.4%	\$18,378	53.4%
Stillwater	\$12,813	47.1%	\$18,381	63.3%
Sweet Grass	\$11,659	51.7%	\$16,999	76.2%
Teton	\$12,959	44.2%	\$18,395	56.8%
Toole	\$12,875	44.5%	\$18,772	56.7%
Treasure	\$11,724	51.4%	\$17,894	75.5%
Valley	\$13,036	46.3%	\$19,007	68.3%
Wheatland	\$12,769	47.2%	\$18,318	69.8%
Wibaux	\$13,079	46.1%	\$19,170	57.5%
Yellowstone	\$13,572	47.0%	\$19,388	62.4%

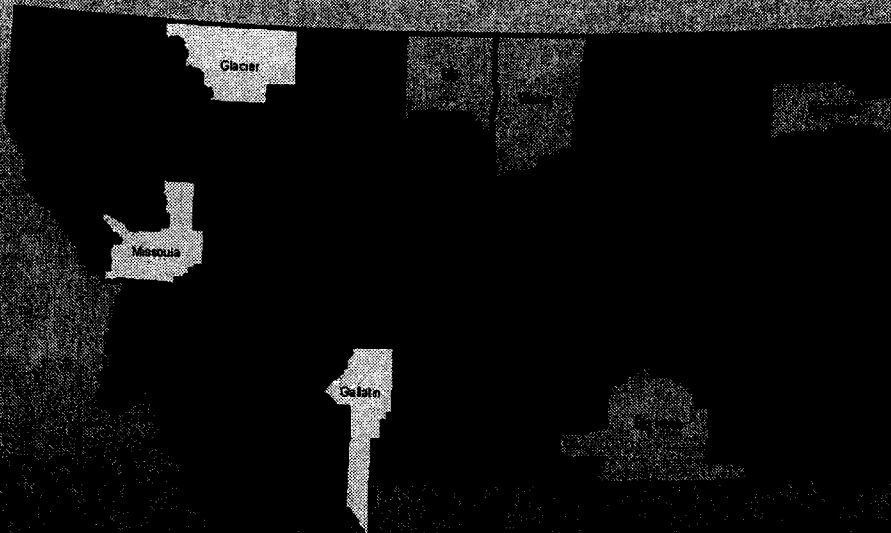
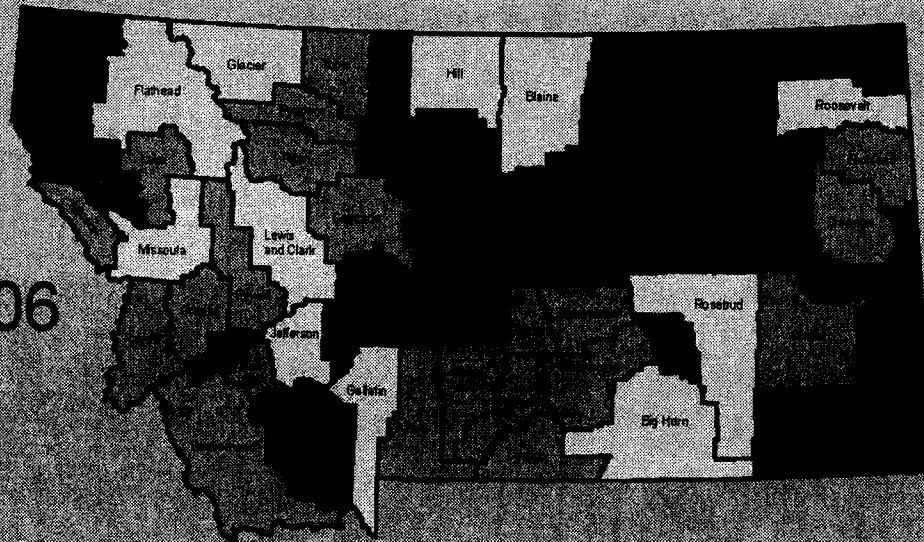
65 and Over Population - Montana: 2000 to 2020

2000

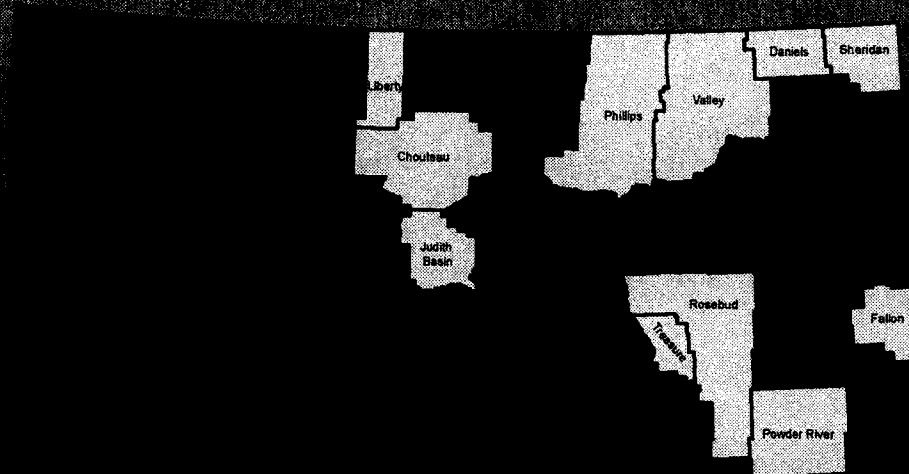
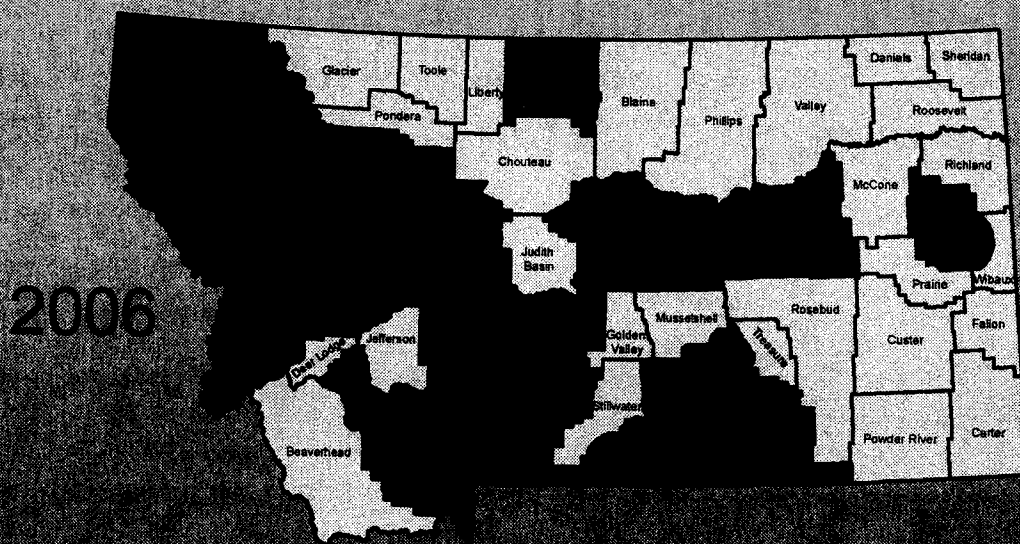
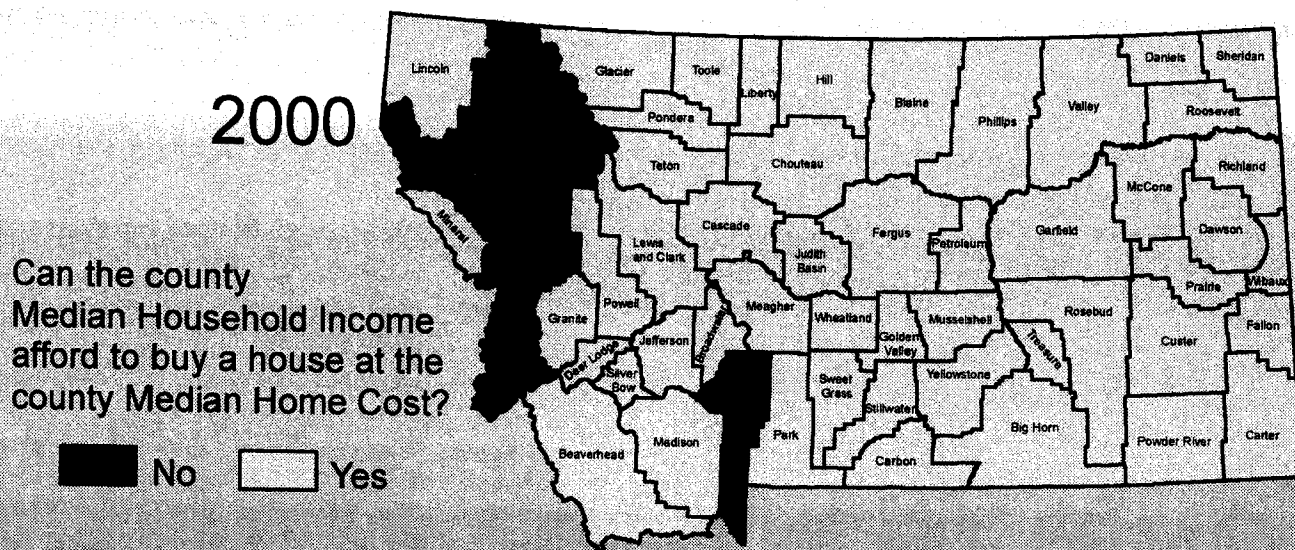
Population
Age 65 and Older



2006



Housing Affordability - Montana: 2000 to 2020



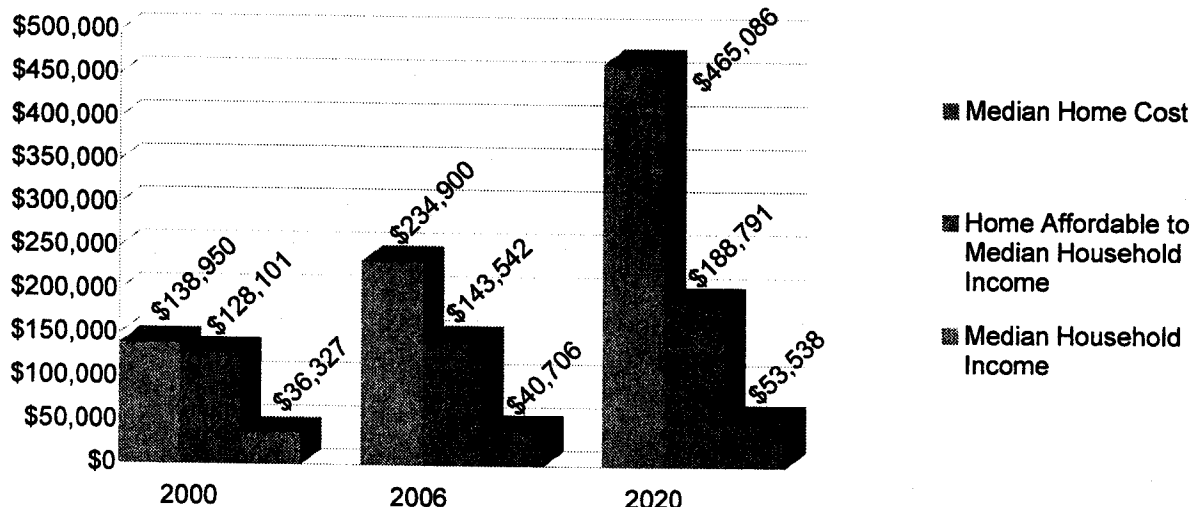
Housing Statistics and Projections for each county in Montana

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County:
Flathead



Housing Affordability Gap for Flathead County



Select Occupations Relative to the Affordability of Housing in Flathead County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment
All Wage Earners	\$30,004	\$234,900	(\$129,096)	27.6%	\$28,446	\$465,086	(\$364,775)	66.6%
Licensed Practical Nurse	\$30,120	\$234,900	(\$128,687)	27.4%	\$39,615	\$465,086	(\$325,392)	47.8%
Police Officer	\$36,180	\$234,900	(\$107,318)	22.8%	\$47,585	\$465,086	(\$297,286)	39.8%
Elementary School Teacher	\$35,860	\$234,900	(\$108,446)	23.1%	\$47,164	\$465,086	(\$298,770)	40.2%
Retail Salesperson	\$18,970	\$234,900	(\$168,006)	43.6%	\$24,950	\$465,086	(\$377,105)	75.9%
Senior on the average SSI	\$13,483	\$234,900	(\$187,356)	61.3%	\$19,658	\$465,086	(\$395,767)	96.4%

* (red) indicates shortfall

Housing Units and Structure-type data for Flathead County

Homeownership rate in 2000 = 73.3%

Households in 2006 = 34,170

% change in population, 2006 to 2020 = 29.4%

% change in households, 2006 to 2020 = 32.5%

Estimated Housing Units needed by 2020 in Flathead County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	8,533	45,883	52,020	6,137
Single-family	2,140	34,288		?
Multi-family	285	4,063		?
Manufactured Home	6,108	7,532		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



Income = \$ 26,411
2006



Income = \$ 38,507
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = \$ 13,483
2006



Income = \$ 19,658
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

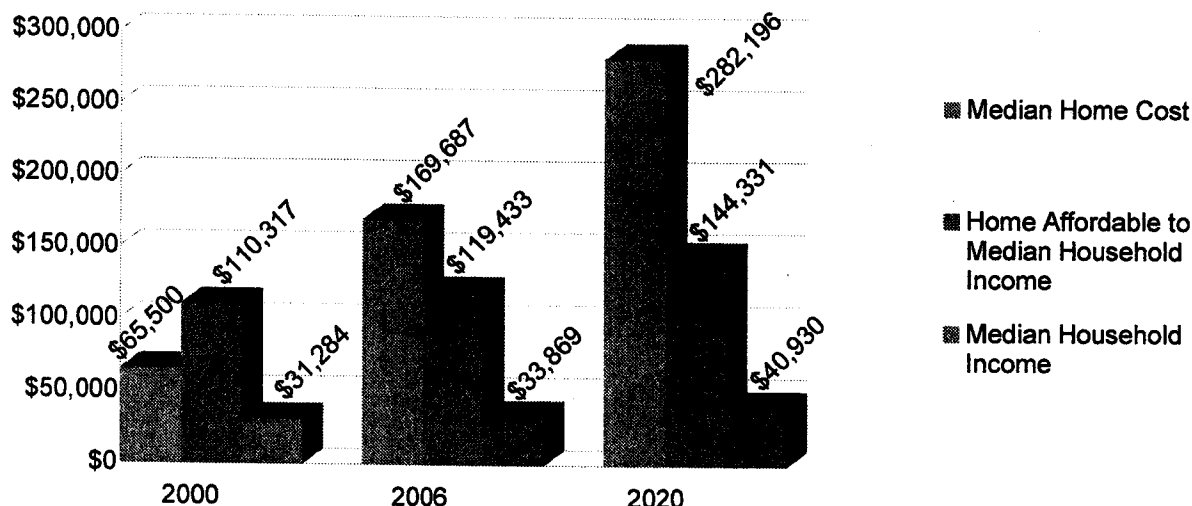
Housing Statistics and Projections for each county in Montana

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County:
Silver Bow



Housing Affordability Gap for Silver Bow County



Select Occupations Relative to the Affordability of Housing in Silver Bow County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment
All Wage Earners	\$31,668	\$169,687	(\$58,016)	22.7%	\$29,103	\$282,196	(\$179,570)	40.4%
Licensed Practical Nurse	\$29,280	\$169,687	(\$66,436)	24.6%	\$35,384	\$282,196	(\$157,421)	33.3%
Police Officer	\$38,590	\$169,687	(\$33,606)	18.7%	\$46,635	\$282,196	(\$117,747)	25.2%
Elementary School Teacher	\$32,160	\$169,687	(\$56,281)	22.4%	\$38,864	\$282,196	(\$145,148)	30.3%
Retail Salesperson	\$18,580	\$169,687	(\$104,168)	38.8%	\$22,453	\$282,196	(\$203,019)	52.4%
Senior on the average SSI	\$12,605	\$169,687	(\$125,237)	57.1%	\$18,378	\$282,196	(\$217,388)	64.0%

* (red) indicates shortfall

Housing Units and Structure-type data for Silver Bow County

Homeownership rate in 2000 = 70.4%

Households in 2006 = 13,680

% change in population, 2006 to 2020 = -1.6%

% change in households, 2006 to 2020 = 1.0%

Estimated Housing Units needed by 2020 in Silver Bow County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	4,553	11,205	15,299	4,094
Single-family	3,383	8,135		?
Multi-family	992	1,704		?
Manufactured Home	178	1,366		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



Rent
36.3%

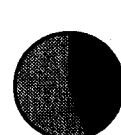
Income = \$ 19,860
2006



Rent
49.2%

Income = \$ 23,931
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Rent
44.4%

Income = \$ 12,605
2006



Rent
53.4%

Income = \$ 18,378
2020

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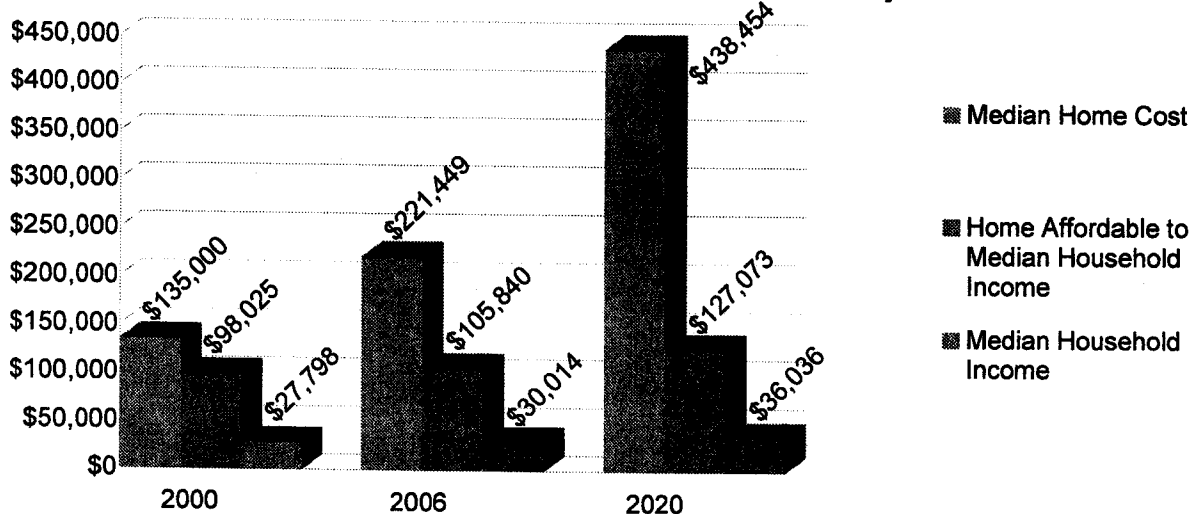
Housing Statistics and Projections for each county in Montana

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County:
Sanders



Housing Affordability Gap for Sanders County



Select Occupations Relative to the Affordability of Housing in Sanders County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$23,816	\$221,449	(\$137,466)	33.1%	\$22,385	\$438,454	(\$359,516)	73.5%
Licensed Practical Nurse	\$30,120	\$221,449	(\$115,236)	26.2%	\$36,162	\$438,454	(\$310,934)	45.5%
Police Officer	\$36,180	\$221,449	(\$93,867)	21.8%	\$43,438	\$438,454	(\$285,278)	37.9%
Elementary School Teacher	\$35,860	\$221,449	(\$94,995)	22.0%	\$43,054	\$438,454	(\$286,632)	38.2%
Retail Salesperson	\$18,970	\$221,449	(\$154,555)	41.5%	\$22,776	\$438,454	(\$358,140)	72.3%
Senior on the average SSI	\$12,904	\$221,449	(\$175,944)	61.1%	\$18,815	\$438,454	(\$372,107)	87.5%

* (red) indicates shortfall

Housing Units and Structure-type data for Sanders County

Homeownership rate in 2000 = 76.5%

Households in 2006 = 4,680

% change in population, 2006 to 2020 = 17.9%

% change in households, 2006 to 2020 = 21.2%

Estimated Housing Units needed by 2020 in Sanders County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	3,054	5,975	6,744	769
Single-family	1,384	4,827		?
Multi-family	44	204		?
Manufactured Home	1,626	944		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



Rent
35.1%



Rent
58.2%

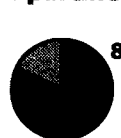
Income = \$ 22,442
2006

Income = \$ 28,256
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Rent
48.9%



Rent
82.0%

Income = \$ 12,904
2006

Income = \$ 18,815
2020

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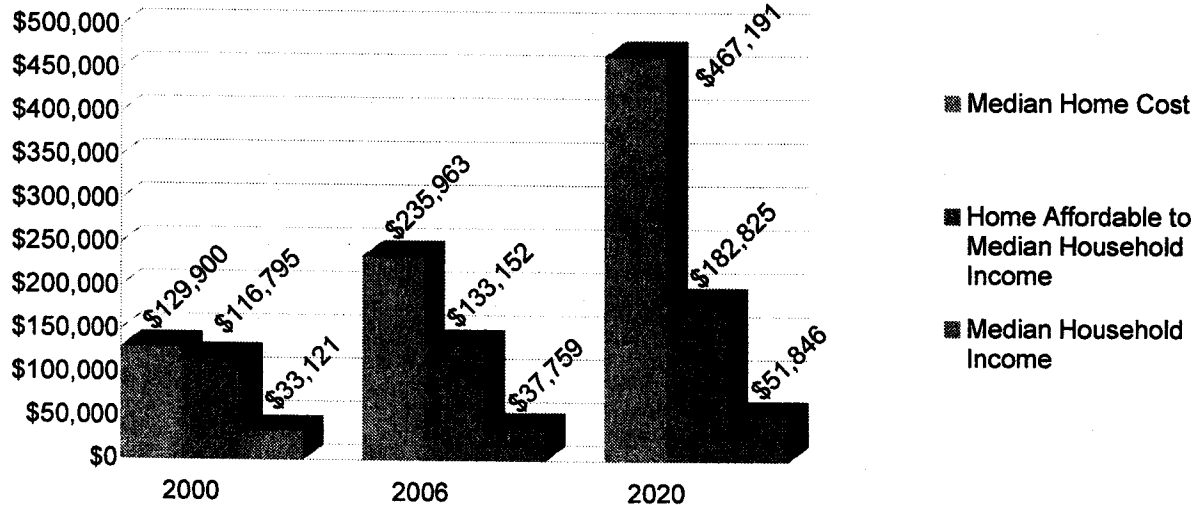
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County:
Ravalli



Housing Affordability Gap for Ravalli County



Select Occupations Relative to the Affordability of Housing in Ravalli County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$26,260	\$235,963	(\$143,362)	32.1%	\$25,389	\$467,191	(\$377,662)	84.5%
Licensed Practical Nurse	\$30,120	\$235,963	(\$129,750)	28.0%	\$41,356	\$467,191	(\$321,355)	51.9%
Police Officer	\$36,180	\$235,963	(\$108,381)	23.3%	\$49,677	\$467,191	(\$292,013)	43.2%
Elementary School Teacher	\$35,860	\$235,963	(\$109,509)	23.5%	\$49,238	\$467,191	(\$293,563)	43.6%
Retail Salesperson	\$18,970	\$235,963	(\$169,069)	44.4%	\$26,047	\$467,191	(\$375,341)	82.3%
Senior on the average SSI	\$12,325	\$235,963	(\$192,501)	68.4%	\$17,970	\$467,191	(\$403,822)	119.3%

* (red) indicates shortfall

Housing Units and Structure-type data for Ravalli County

Homeownership rate in 2000 = 75.7%

Households in 2006 = 16,320

% change in population, 2006 to 2020 = 39.3%

% change in households, 2006 to 2020 = 42.7%

Estimated Housing Units needed by 2020 in Ravalli County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,882	16,896	25,710	8,814
Single-family	1,173	13,579		?
Multi-family	116	1,223		?
Manufactured Home	1,593	2,094		?

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% of Median Renter Income to rent a 2-bedroom apartment



Rent
32.2%

Income = \$ 26,216

2006



Rent
57.1%

Income = \$ 37,564

2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Rent
53.3%

Income = \$ 12,325

2006



Rent
101.1%

Income = \$ 17,970

2020

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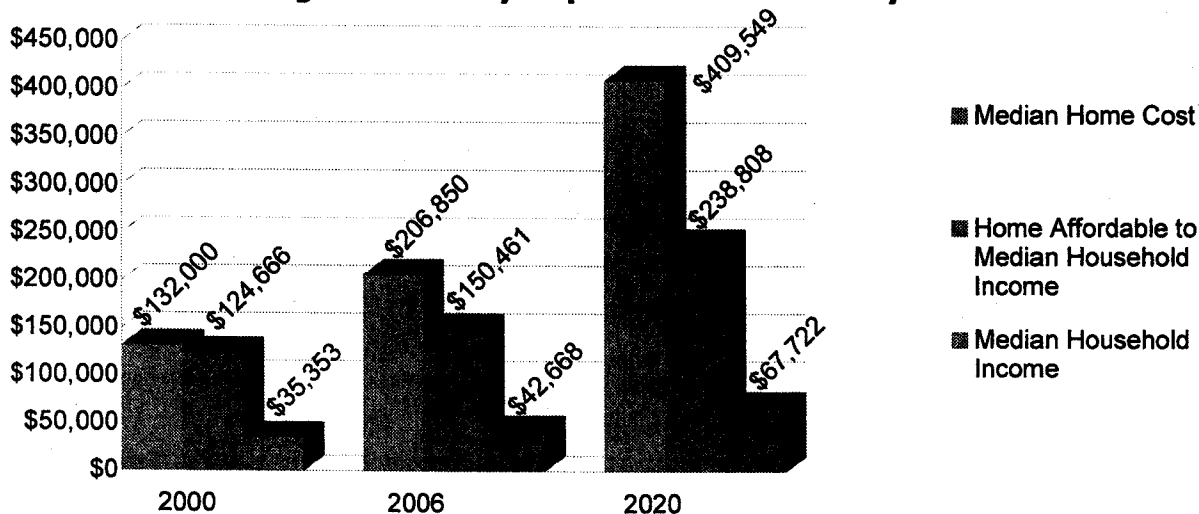
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County:
Missoula



Housing Affordability Gap for Missoula County



Select Occupations Relative to the Affordability of Housing in Missoula County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of Income to rent 2-bedroom apartment
All Wage Earners	\$30,680	\$206,850	(\$98,663)	30.0%	\$28,927	\$409,549	(\$307,544)	75.5%
Licensed Practical Nurse	\$31,170	\$206,850	(\$96,935)	29.6%	\$49,472	\$409,549	(\$235,094)	44.1%
Police Officer	\$35,520	\$206,850	(\$81,595)	26.0%	\$56,377	\$409,549	(\$210,747)	38.7%
Elementary School Teacher	\$27,240	\$206,850	(\$110,793)	33.8%	\$43,235	\$409,549	(\$257,089)	50.5%
Retail Salesperson	\$18,770	\$206,850	(\$140,661)	49.1%	\$29,791	\$409,549	(\$304,495)	73.3%
Senior on the average SSI	\$13,195	\$206,850	(\$160,320)	69.9%	\$19,239	\$409,549	(\$341,707)	113.5%

* (red) indicates shortfall

Housing Units and Structure-type data for Missoula County

Homeownership rate in 2000 = 69.1%

Households in 2006 = 40,780

% change in population, 2006 to 2020 = 21.7%

% change in households, 2006 to 2020 = 24.6%

Estimated Housing Units

needed by 2020 in Missoula County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,406	42,919	54,373	11,454
Single-family	536	28,220		?
Multi-family	622	9,394		?
Manufactured Home	1,248	5,305		?

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% of Median Renter Income to rent a 2-bedroom apartment



Rent
37.8%

Income = \$ 24,410
2006



Rent
61.3%

Income = \$ 35,591
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Rent
69.9%

Income = \$ 13,195
2006



Rent
105.8%

Income = \$ 19,239
2020

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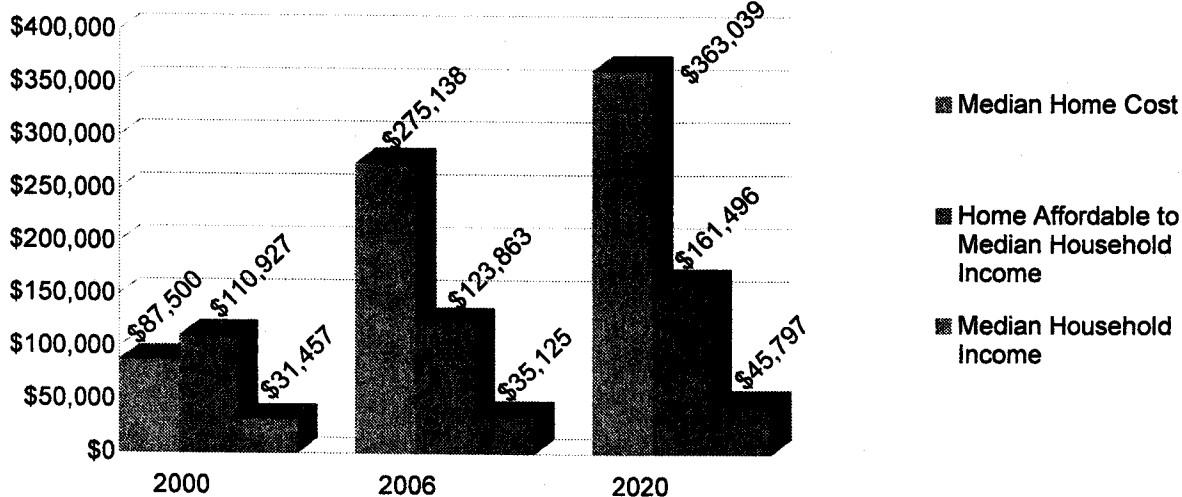
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County:
Madison



Housing Affordability Gap for Madison County



Select Occupations Relative to the Affordability of Housing in Madison County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$28,132	\$275,138	(\$175,936)	25.5%	\$28,636	\$363,039	(\$262,059)	40.3%
Licensed Practical Nurse	\$29,280	\$275,138	(\$171,887)	24.5%	\$38,176	\$363,039	(\$228,418)	30.2%
Police Officer	\$38,590	\$275,138	(\$139,057)	18.6%	\$50,315	\$363,039	(\$185,613)	22.9%
Elementary School Teacher	\$32,160	\$275,138	(\$161,732)	22.3%	\$41,931	\$363,039	(\$215,177)	27.5%
Retail Salesperson	\$18,580	\$275,138	(\$209,619)	38.5%	\$24,225	\$363,039	(\$277,613)	47.6%
Senior on the average SSI	\$12,352	\$275,138	(\$231,582)	58.0%	\$18,009	\$363,039	(\$299,534)	64.0%

* (red) indicates shortfall

Housing Units and Structure-type data for Madison County

Homeownership rate in 2000 = 70.4%

Households in 2006 = 720

% change in population, 2006 to 2020 = 17.4%

% change in households, 2006 to 2020 = 20.2%

Estimated Housing Units needed by 2020 in Madison County

Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	836	3,796	5,291	1,495
Single-family	485	3,096		?
Multi-family	30	247		?
Manufactured Home	321	453		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



Income = \$ 26,627
2006



Income = \$ 38,823
2020

% of Income of a Senior on average SSI to rent 1-bedroom apartment



Income = \$ 12,352
2006



Income = \$ 18,009
2020

The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

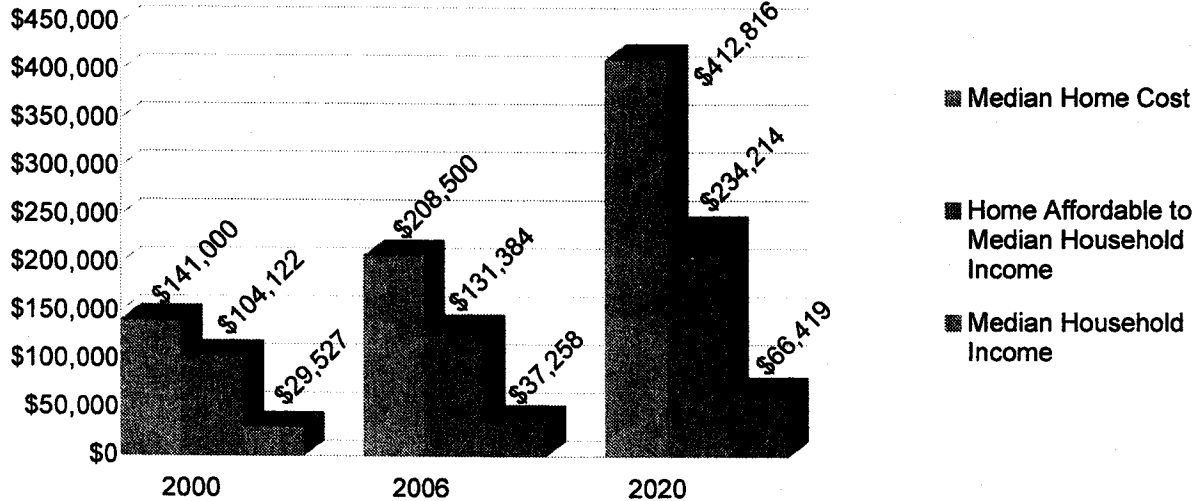
Housing Statistics and Projections for each county in Montana

This data has been collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans in 2006 and to predict the potential face of the problem in 2020, if no changes are made to current practices and trends.

County:
Lake



Housing Affordability Gap for Lake County



Select Occupations Relative to the Affordability of Housing in Lake County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$26,728	\$208,500	(\$114,249)	28.7%	\$25,963	\$412,816	(\$321,263)	57.3%
Licensed Practical Nurse	\$30,120	\$208,500	(\$102,287)	25.5%	\$53,694	\$412,816	(\$223,474)	27.7%
Police Officer	\$36,180	\$208,500	(\$80,918)	21.2%	\$64,497	\$412,816	(\$185,379)	23.1%
Elementary School Teacher	\$35,860	\$208,500	(\$82,046)	21.4%	\$63,926	\$412,816	(\$187,391)	23.3%
Retail Salesperson	\$18,970	\$208,500	(\$141,606)	40.4%	\$33,817	\$412,816	(\$293,566)	44.0%
Senior on the average SSI	\$12,891	\$208,500	(\$163,044)	59.5%	\$18,795	\$412,816	(\$346,540)	79.1%

* (red) indicates shortfall

Housing Units and Structure-type data for Lake County

Homeownership rate in 2000 = 71.5%

Households in 2006 = 11,060

% change in population, 2006 to 2020 = 26.1%

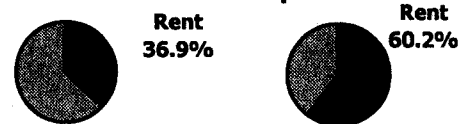
% change in households, 2006 to 2020 = 29.0%

Estimated Housing Units needed by 2020 in Lake County

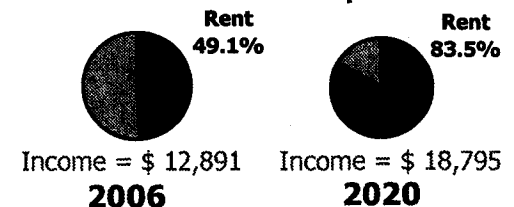
Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	4,058	14,411	17,850	3,438
Single-family	910	11,072		?
Multi-family	178	1,028		?
Manufactured Home	2,970	2,311		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



% of Income of a Senior on average SSI to rent 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

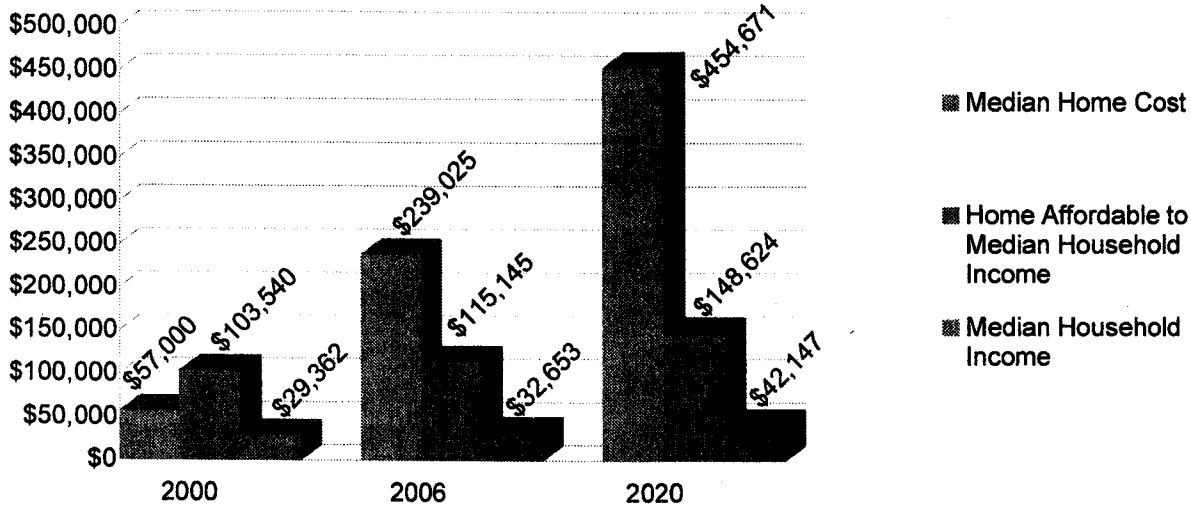
Housing Statistics and Projections for each county in Montana

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County:
Granite



Housing Affordability Gap for Granite County



Select Occupations Relative to the Affordability of Housing in Granite County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$21,996	\$239,025	(\$161,460)	35.0%	\$22,140	\$454,671	(\$376,600)	68.1%
Licensed Practical Nurse	\$29,280	\$239,025	(\$135,774)	26.3%	\$37,793	\$454,671	(\$321,399)	39.9%
Police Officer	\$38,590	\$239,025	(\$102,944)	20.0%	\$49,810	\$454,671	(\$279,023)	30.3%
Elementary School Teacher	\$32,160	\$239,025	(\$125,619)	23.9%	\$41,511	\$454,671	(\$308,290)	36.3%
Retail Salesperson	\$18,580	\$239,025	(\$173,506)	41.4%	\$23,982	\$454,671	(\$370,101)	62.9%
Senior on the average SSI	\$13,464	\$239,025	(\$191,545)	57.2%	\$19,631	\$454,671	(\$385,444)	76.6%

* (red) indicates shortfall

Housing Units and Structure-type data for Granite County

Homeownership rate in 2000 = 74.0%

Households in 2006 = 1,250

% change in population, 2006 to 2020 = 9.0%

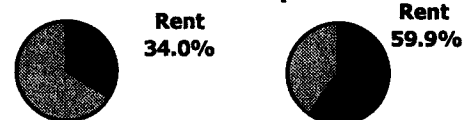
% change in households, 2006 to 2020 = 12.0%

Estimated Housing Units needed by 2020 in Granite County

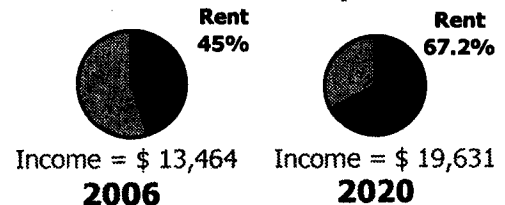
Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	476	1,672	1,990	318
Single-family	275	1,280		?
Multi-family	32	52		?
Manufactured Home	169	340		?

The data in the table gives a rough estimate of housing needs and some options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be influenced by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2006 and 2020.

% of Median Renter Income to rent a 2-bedroom apartment



% of Income of a Senior on average SSI to rent 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

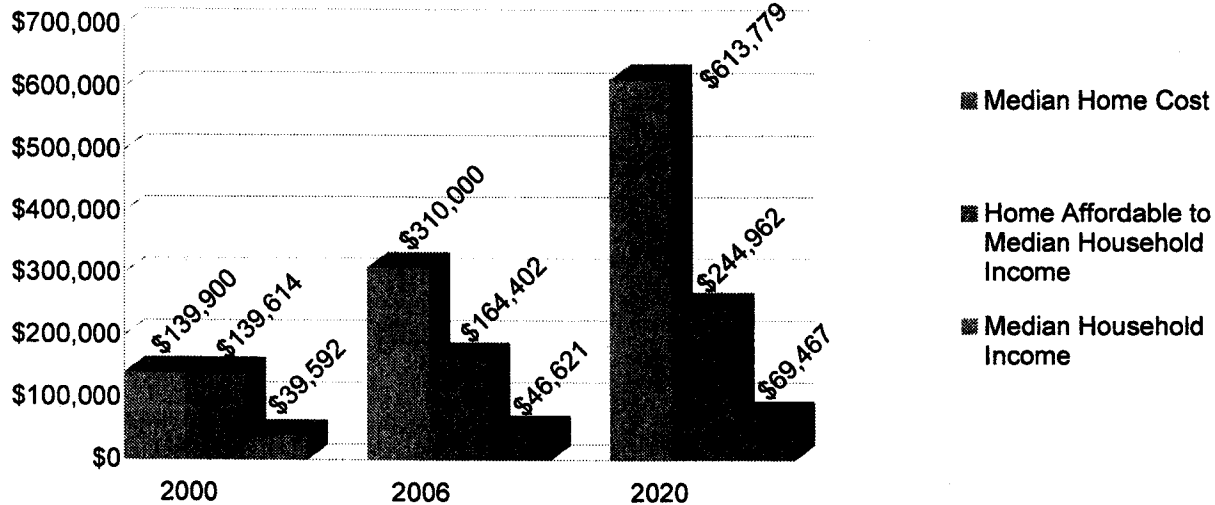
Housing Statistics and Projections for each county in Montana

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County:
Gallatin



Housing Affordability Gap for Gallatin County



Select Occupations Relative to the Affordability of Housing in Gallatin County

	2006				2020			
	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment	Average Annual Pay	Median Home Cost	* Home Affordability Excess/Shortfall	% of income to rent 2-bedroom apartment
All Wage Earners	\$30,888	\$310,000	(\$201,079)	30.4%	\$29,349	\$613,779	(\$510,285)	56.6%
Licensed Practical Nurse	\$29,280	\$310,000	(\$206,749)	32.0%	\$43,628	\$613,779	(\$459,933)	38.1%
Police Officer	\$38,590	\$310,000	(\$173,919)	24.3%	\$57,500	\$613,779	(\$411,015)	28.9%
Elementary School Teacher	\$32,160	\$310,000	(\$196,594)	29.2%	\$47,919	\$613,779	(\$444,801)	34.6%
Retail Salesperson	\$18,580	\$310,000	(\$244,481)	50.5%	\$27,685	\$613,779	(\$516,154)	60.0%
Senior on the average SSI	\$13,772	\$310,000	(\$261,436)	68.1%	\$20,079	\$613,779	(\$542,972)	82.7%

* (red) indicates shortfall

Housing Units and Structure-type data for Gallatin County

Homeownership rate in 2000 = 62.4%

Households in 2006 = 31,390

% change in population, 2006 to 2020 = 36.5%

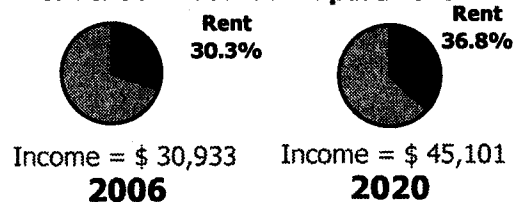
% change in households, 2006 to 2020 = 39.7%

Estimated Housing Units needed by 2020 in Gallatin County

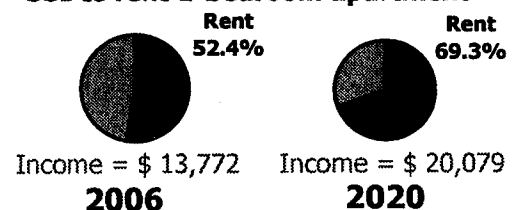
Housing Units	Units in Poor Condition Lost by 2020	2006 Units in Good Condition, still Available in 2020	Total Housing Units Needed by 2020	Housing Units that must be built or renovated by 2020
TOTAL	2,585	38,256	48,569	10,313
Single-family	833	27,190		?
Multi-family	457	7,372		?
Manufactured Home	1,295	3,694		?

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% of Median Renter Income to rent a 2-bedroom apartment



% of Income of a Senior on average SSI to rent 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.